

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Chad Anthony Lucabaugh  
Debtor

Case No. 15-04588-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

Page 1 of 5

Date Rcvd: Feb 10, 2022

Form ID: 3180W

Total Noticed: 98

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:**

Recip ID	Recipient Name and Address
db	+ Chad Anthony Lucabaugh, 800 East Butter Road, York, PA 17406-6027
5237294	+ AJAX MORTGAGE LOAN TRUST, ET AL..., P.O. Box 742334, Los Angeles, CA 90074-2334
5237295	+ AJAX MORTGAGE LOAN TRUST, ET AL..., P.O. Box 742334, Los Angeles, CA 90074, AJAX MORTGAGE LOAN TRUST, ET AL..., P.O. Box 742334 Los Angeles, CA 90074-2334
5440244	AJX Mortgage Trust I, Et Al, PO Box 742334, Los Angeles, CA 90074-2334
4712683	ALLSTATE INSURANCE COMPANY, P.O. BOX 4344, CAROL STREAM, IL 60197-4344
4712685	+ AMATO AND LESS P.C., 107 NORTH COMMERCE WAY, BETHLEHEM, PA 18017-8913
4782054	+ BROWN LAW, PLLC, 3030 GESSNER, SUITE 200, HOUSTON, TX 77063-3733
4791960	+ Bayview Loan Servicing, 285 Grand Avenue 200, Southlake TX 76092-7657
5128697	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
4712697	CAPITAL ONE BANK, 3800 GOLF ROAD, SUITE 105, ROLLING MEADOWS, IL 60008-4028
4712699	CHASE, PO BOX 901003, COLUMBUS, OH 43224
4712679	+ CRAIG S. SHARNETZKA, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4717314	Donald B. Hoyt, Esq., Blakey Yost Bupp & Rausch, LLP, 17 E Mar, York, PA 17401
4712714	ERIE INSURANCE CO., 100 ERIE INSURANCE PLACE, ERIE, PA 16590
4712716	+ ERIE INSURANCE EXCHANGE, RMS, PO BOX 280431, EAST HARTFORD, CT 06128-0431
4712717	+ FIRST CAPITAL CREDIT UNION, PO BOX 7746, YORK, PA 17404-0746
4712720	FIRST CAPITAL FCU, PO BOX 7746, YORK, PA 17404-0746
4712721	+ FIRST CAPITAL FCU, 1720 LOUCKS ROAD, YORK, PA 17408-9709
4712718	+ FIRST CAPITAL FCU, 1601 KENNETH ROAD, YORK, PA 17408-2228
4712719	FIRST CAPITAL FCU, PO BOX 3789, EVANSVILLE, IN 47736-3789
4782056	+ FLEET CORE UNIVERSAL, 5445 TRIANGLE PARKWAY, SUITE 400, NORCROSS, GA 30092-2575
4718891	First Capital Federal Credit Union, P.O. Box 7746, York, PA 17404-0746
4712723	+ JOSHUA L. BENNETT, 701 LOCUST STREET, APT. H, COLUMBIA, PA 17512-1263
4712724	KEEFER WOOD ALLEN & RAHAL, LLP, 417 WALNUT STREET, 4TH FLOOR, PO BOX 11963, HARRISBURG, PA 17108-1963
4712725	KODAK LAW OFFICES, P.C., 407 NORTH FRONT STREET, P.O. BOX 11848, HARRISBURG, PA 17108-1848
4712729	+ LAW FIRM OF ALLAN C. SMITH, P.C., BUCKS COUNTY OFFICE CENTER, 1276 VETERANS HWY., STE. E-1, BRISTOL, PA 19007-2597
4712734	MEMBERS 1ST FCU, PO BOX 2109, MECHANICSBURG, PA 17055-1719
4712735	+ MEMBERS 1ST FCU, 2145 WHITE ST, YORK, PA 17404-4954
4717018	Mark D. Evans, Esquire, Stock and Leader, 221 W. Philadelphia St., Suite E600, York, PA 17401-2994
4712681	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4712739	+ POWERS, KIRN & ASSOCIATES, LLC, EIGHT NESHAMINY INTERPLEX, SUITE 215, TREVOSE, PA 19053-6980
4712740	+ R.E. MICHEL CO., INC., P.O. BOX 2318, BALTIMORE, MD 21203-2318
4712741	+ RECEIVABLES MANAGEMENT SERVICES, PO BOX 361447, COLUMBUS, OH 43236-1447
4712742	+ RMS, 9954 MAYLAND DR., SUITE 6100, PO BOX 26446, HENRICO, VA 23233-1480
4712743	+ SAFECO INSURANCE, 701 MORRIS AVENUE, LUTHERVILLE TIMONIUM, MD 21093-4919
4712744	+ SCHAEGLER YESCO DISTRIBUTION, INC., 3982 PAXTON ST, PO BOX 4990, HARRISBURG, PA 17111-0990
4712680	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4712745	STOCK & LEADER P.C., SUSQUEHANNA COMMERCE CENTER EAST, 221 W. PHILADELPHIA, STE. 600, YORK, PA 17401-2994
4712747	TRAVELERS INSURANCE, PO BOX 660317, DALLAS, TX 75266-0317
4712746	+ TRAVELERS INSURANCE, ATTN: CONSUMER AFFAIRS, ONE TOWER SQUARE, 8MS, HARTFORD, CT 06183-0002
4712748	UNIVERSAL PREMIUM, P.O. BOX 212516, KANSAS CITY, MO 64121
4712750	VERLANCE, INC., 43525 RIDGE PARK DR., STE 300, TEMECULA, CA 92590-3682

4712751 + WELLSPAN HEALTH, 1001 S. GEORGE STREET, YORK, PA 17403-3676  
 4712752 + WELLSPAN HEALTH PHYSICIAN BILLING, 1803 MOUNT ROSE AVE., SUITE B3, YORK, PA 17403-3051  
 4712753 #+ WEX BANK, 7090 S. UNION PARK AVE., SUITE 350, MIDVALE, UT 84047-6023  
 4712754 + WEX INC. CORPORATE OFFICE, 225 GORHAM ROAD, SOUTH PORTLAND, ME 04106-2408  
 4712755 + YALE ELECTRIC SUPPLY CO., P.O. BOX 647, LEBANON, PA 17042-0647  
 4712757 YORK HOSPITAL, 3550 WHITEFORD ROAD, YORK, PA 17402-9081  
 4712758 + YORKTOWN POOLS & SPAS, C/O BLAKEY, YOST, BUPP & RAUSCH LLP, 17 EAST MARKET STREET, YORK, PA 17401-1205

TOTAL: 49

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4712684	EDI: CCS.COM	Feb 10 2022 23:48:00	ALLSTATE INSURANCE COMPANY, C/O CCS, P.O. BOX 55156, BOSTON, MA 02205-5156
4712686	+ Email/Text: rperez@arcadiarecovery.com	Feb 10 2022 18:45:00	ARCADIA RECOVERY BUREAU, 645 PENN ST 4TH FLOOR, READING, PA 19601-3559
4712688	+ EDI: BANKAMER.COM	Feb 10 2022 23:48:00	BANK OF AMERICA, 450 AMERICAN STREET, SIMI VALLEY, CA 93065-6285
4712687	+ EDI: BANKAMER.COM	Feb 10 2022 23:48:00	BANK OF AMERICA, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
4712689	+ EDI: BANKAMER.COM	Feb 10 2022 23:48:00	BANK OF AMERICA NA, 7105 COROPORATE DRIVE, PLANO, TX 75024-4100
4712690	+ Email/Text: updates@brennanclark.com	Feb 10 2022 18:45:00	BRENNAN & CLARK LTD, 721 E MADISON ST, VILLA PARK, IL 60181-3083
4712691	+ Email/Text: gamillerlaw@msn.com	Feb 10 2022 18:44:00	BROMBERG & MILLER, 1030 FIFTH AVENUE, PITTSBURGH, PA 15219-6219
4712692	+ Email/Text: notices@burt-law.com	Feb 10 2022 18:45:00	BURTON NEIL & ASSOCIATES, 1060 ANDREW DR. SUITE 170, WEST CHESTER, PA 19380-5600
4813869	+ EDI: LCIBAYLN	Feb 10 2022 23:48:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
4712693	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 10 2022 18:49:02	CACH LLC, 4340 S MONACO ST UNIT 2, DENVER, CO 80237-3485
4712695	EDI: CAPITALONE.COM	Feb 10 2022 23:48:00	CAPITAL ONE BANK USA NA, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
4712694	+ EDI: CAPITALONE.COM	Feb 10 2022 23:48:00	CAPITAL ONE BANK (USA), N.A.*, 1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
4712696	EDI: CAPITALONE.COM	Feb 10 2022 23:48:00	CAPITAL ONE BANK*, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4712698	EDI: CCS.COM	Feb 10 2022 23:48:00	CCSC, PO BOX 935, PORTSMOUTH, NH 03802-0935
4712707	EDI: CITICORP.COM	Feb 10 2022 23:48:00	CITIBANK, N.A.*, 11500 N. AMBASSADOR DR., SUITE 400, KANSAS CITY, MO 64153
4712706	+ EDI: CITICORP.COM	Feb 10 2022 23:48:00	CITIBANK, N.A., 701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104-0432
4712708	+ EDI: COMCASTCBLCENT	Feb 10 2022 23:48:00	COMCAST, 221 W. PHILADELPHIA STREET, SUITE 12, YORK, PA 17401-2992
4712709	EDI: COMCASTCBLCENT	Feb 10 2022 23:48:00	COMCAST, PO BOX 985, TOLEDO, OH 43697-0985
4712711	+ EDI: COMCASTCBLCENT	Feb 10 2022 23:48:00	COMCAST CABLE, 1555 SUZY ST.,

			LEBANON, PA 17046-8318
4712710	EDI: COMCASTCBLCENT	Feb 10 2022 23:48:00	COMCAST CABLE, PO BOX 3006, SOUTHEASTERN, PA 19398-3006
4712713	+ EDI: CCS.COM	Feb 10 2022 23:48:00	CREDIT COLLECTION SERVICES, TWO WELLS AVENUE, NEWTON CENTER, MA 02459-3225
4730496	EDI: CAPITALONE.COM	Feb 10 2022 23:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4754287	Email/PDF: bncnotices@becket-lee.com	Feb 10 2022 18:49:01	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4712715	+ Email/Text: bankruptcy@erieinsurance.com	Feb 10 2022 18:45:00	ERIE INSURANCE CO., 100 ERIE INSURANCE PLACE, ERIE, PA 16530-0001
4712722	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Feb 10 2022 18:44:00	HUNTER WARFIELD, INC., 4620 WOODLAND CORPORATE BLVD., TAMPA, FL 33614-2415
4712682	EDI: IRS.COM	Feb 10 2022 23:48:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4712701	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	CHASE, OH4-7399, PO BOX 182613, COLUMBUS, OH 43218
4712700	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	CHASE, P.O. BOX 15298, WILMINGTON, DE 19850
4712702	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	CHASE, PO BOX 78420, PHOENIX, AZ 85064-8420
4712705	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	CHASE AUTO FINANCE, P.O. BOX 78067, PHOENIX, AZ 85062
4712704	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	CHASE AUTO FINANCE, P.O. BOX 78101, PHOENIX, AZ 85062
4712703	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	CHASE AUTO FINANCE, P.O. BOX 901076, FORT WORTH, TX 76101
4741033	EDI: JPMORGANCHASE	Feb 10 2022 23:48:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4712726	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2022 18:44:00	KOHL'S/CREDIT RECOVERY*, P.O. BOX 3004, MILWAUKEE, WI 53201-3004
4712727	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2022 18:44:00	KOHL'S/CAPITAL ONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-5660
4712728	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2022 18:44:00	KOHL'S/CAPITAL ONE, PO BOX 3084, MILWAUKEE, WI 53201-3084
4712730	EDI: CCS.COM	Feb 10 2022 23:48:00	LIBERTY MUTUAL, PAYMENT PROCESSING CENTER - 27, PO BOX 55126, BOSTON, MA 02205-5126
4712731	Email/Text: bankruptcies@libertymutual.com	Feb 10 2022 18:44:00	LIBERTY MUTUAL INSURANCE, PO BOX 2051, KEENE, NH 03431-7051
4712732	Email/Text: bankruptcies@libertymutual.com	Feb 10 2022 18:44:00	LIBERTY MUTUAL INSURANCE, 9450 SEWARD ROAD, FAIRFIELD, OH 45014-5456
4712733	+ Email/Text: unger@members1st.org	Feb 10 2022 18:45:00	MEMBERS 1ST FCU, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899
4712736	+ Email/Text: unger@members1st.org	Feb 10 2022 18:45:00	MEMBERS 1ST FCU, 5000 LOUISE DRIVE, P.O. BOX 40, MECHANICSBURG, PA 17055-0040
4859969	+ Email/Text: unger@members1st.org		

District/off: 0314-1  
Date Rcvd: Feb 10, 2022

User: AutoDocke  
Form ID: 3180W

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		Feb 10 2022 18:45:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4750560	+ EDI: MID8.COM		
		Feb 10 2022 23:48:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4712737	Email/Text: Bankruptcies@nragroup.com		
		Feb 10 2022 18:45:00	NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG, PA 17106-7015
4712738	+ Email/Text: Bankruptcies@nragroup.com		
		Feb 10 2022 18:45:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4782057	Email/Text: bankruptcy@proconsvr.com		
		Feb 10 2022 18:44:00	PRO CONSULTING SERVICES, INC, COLLECTIONS DIVISION, PO BOX 66768, HOUSTON, TX 77266-6768
4713834	EDI: RECOVERYCORP.COM		
		Feb 10 2022 23:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4712749	+ EDI: CITICORP.COM		
		Feb 10 2022 23:48:00	UNIVERSAL/CITIBANK, P.O. BOX 6241, SIOUX FALLS, SD 57117-6241
4712756	+ Email/Text: kcm@yatb.com		
		Feb 10 2022 18:44:00	YORK ADAMS TAX BUREAU*, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4712712		CORNERSTONE SECURITY AND, ELECTRICAL, LLC
cr	*+	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4782055	*+	CACH LLC, 4340 S MONACO ST UNIT 2, DENVER, CO 80237-3485
4712678	*+	CHAD ANTHONY LUCABAUGH, 800 EAST BUTTER ROAD, YORK, PA 17406-6027

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com

District/off: 0314-1  
Date Rcvd: Feb 10, 2022

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 98

Celine P DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com
Craig S. Sharnetzka	on behalf of Debtor 1 Chad Anthony Lucabaugh csharnetzka@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Harry B. Reese	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET AL... bankruptcy@powerskirm.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor Bayview Loan Servicing LLC bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET AL... bankruptcy@powerskirm.com
Joshua I Goldman	on behalf of Creditor JPMORGAN CHASE BANK N.A. josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com
Raymond M Kempinski	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Sarah K. McCaffery	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET AL... bankruptcy@powerskirm.com
Thomas I Puleo	on behalf of Creditor JPMORGAN CHASE BANK N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 17	

**Information to identify the case:**

Debtor 1                      Chad Anthony Lucabaugh  
                                    First Name      Middle Name      Last Name  
Debtor 2  
(Spouse, if filing)      First Name      Middle Name      Last Name  
United States Bankruptcy Court      Middle District of Pennsylvania  
Case number:      1:15-bk-04588-HWV

Social Security number or ITIN      xxx-xx-4021  
EIN      --  
Social Security number or ITIN      ----  
EIN      --

**Order of Discharge**

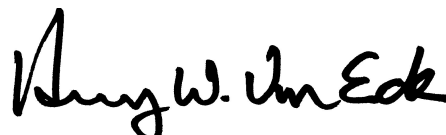
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Chad Anthony Lucabaugh  
aka Chad A. Lucabaugh

2/10/22

By the  
court:



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**